

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known) \_\_\_\_\_

Chapter you are filing under:

☐ Chapter 7

☒ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Jeffrey

First name

C.

Middle name

Curtin

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-2103

Debtor 1 **Jeffrey C. Curtin**

Case number (if known)

**About Debtor 1:**

**About Debtor 2 (Spouse Only in a Joint Case):**

**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

☒ I have not used any business name or EINs.

☐ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EINs

EINs

**5. Where you live**

**6023 Kensington Ave.  
La Grange, IL 60525**

Number, Street, City, State & ZIP Code

**Cook**

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**If Debtor 2 lives at a different address:**

Number, Street, City, State & ZIP Code

County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Jeffrey C. Curtin**

Case number (if known)

**Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☐ Chapter 7
- ☒ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- 
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
- 
9. **Have you filed for bankruptcy within the last 8 years?** ☐ No.
- ☒ Yes.
- |          |                                      |      |                 |             |                   |
|----------|--------------------------------------|------|-----------------|-------------|-------------------|
| District | <b>N.D. Illinois</b>                 | When | <b>10/10/17</b> | Case number | <b>17 B 30340</b> |
| District | <b>Northern District of Illinois</b> | When | <b>2/06/17</b>  | Case number | <b>17 B 03464</b> |
| District | <b>See Attachment</b>                | When |                 | Case number |                   |
- 
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No
- ☐ Yes.
- |          |  |                     |  |
|----------|--|---------------------|--|
| Debtor   |  | Relationship to you |  |
| District |  | When                |  |
| Debtor   |  | Relationship to you |  |
| District |  | When                |  |
- 
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Jeffrey C. Curtin**

Case number (if known)

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

**12. Are you a sole proprietor of any full- or part-time business?**

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

*Check the appropriate box to describe your business:*

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).*

☐ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☒ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

☒ No.

☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 **Jeffrey C. Curtin**

Case number (if known)

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☒ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Jeffrey C. Curtin**

Case number (if known)

**Part 6: Answer These Questions for Reporting Purposes**

16. What kind of debts do you have?	16a.	<b>Are your debts primarily consumer debts?</b> <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16b.	<b>Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts

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17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No.  <input type="checkbox"/> Yes.	I am not filing under Chapter 7. Go to line 18.  I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes
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18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input checked="" type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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**Part 7: Sign Below****For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Jeffrey C. Curtin**Jeffrey C. Curtin**

Signature of Debtor 1

\_\_\_\_\_  
Signature of Debtor 2Executed on **September 26, 2018**  
MM / DD / YYYYExecuted on \_\_\_\_\_  
MM / DD / YYYY

Debtor 1 **Jeffrey C. Curtin**

Case number (if known)

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**/s/ David P. Lloyd**

Signature of Attorney for Debtor

Date

**September 26, 2018**

MM / DD / YYYY

**David P. Lloyd**

Printed name

**David P. Lloyd, Ltd.**

Firm name

**615B S. LaGrange Rd.**

**La Grange, IL 60525**

Number, Street, City, State & ZIP Code

Contact phone **708-937-1264**

Email address

**info@davidlloydllaw.com**

**6183542 IL**

Bar number & State

Debtor 1 **Jeffrey C. Curtin**

Case number (if known)

**Fill in this information to identify your case:**

Debtor 1 **Jeffrey C. Curtin**

First Name Middle Name Last Name

Debtor 2

(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF ILLINOIS**

Case number

(if known)

☐ Check if this is an amended filing

**FORM 101. VOLUNTARY PETITION****Prior Bankruptcy Cases Filed Attachment**

<u>District</u>	<u>Case Number</u>	<u>Date Filed</u>
<b>N.D. Illinois</b>	<b>17 B 30340</b>	<b>10/10/17</b>
<b>Northern District of Illinois</b>	<b>17 B 03464</b>	<b>2/06/17</b>
<b>Northern Distirct of Illinois</b>	<b>16 B 28986</b>	<b>9/10/16</b>



Debtor 1 **Jeffrey C. Curtin**

Case number (if known)

**Fill in this information to identify your case:**

Debtor 1 **Jeffrey C. Curtin**  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF ILLINOIS**

Case number  
(if known)

☐ Check if this is an amended filing

**FORM 101. VOLUNTARY PETITION ATTACHMENT**

**Request for a 30-day temporary waiver of the requirement to file a certificate of completion of credit counseling.**

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

Explanation of efforts Debtor 1 made to obtain the briefing, why Debtor 1 was unable to obtain it before Debtor 1 filed for bankruptcy, and what exigent circumstances required Debtor 1 to file this case:

**Debtor is facing imminent foreclosure. Debtor completed credit counseling but has not received a certificate.**

**Fill in this information to identify your case:**

Debtor 1	<b>Jeffrey C. Curtin</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		<b>NORTHERN DISTRICT OF ILLINOIS</b>	
Case number _____ (if known)			

☐ Check if this is an amended filing

## B 104

## For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims Against You and Are Not Insiders

12/15

If you are an individual filing for bankruptcy under Chapter 11, you must fill out this form. If you are filing under Chapter 7, Chapter 12, or Chapter 13, do not fill out this form. Do not include claims by anyone who is an insider. Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20 percent or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Also, do not include claims by secured creditors unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

**Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.**

**Part 1:** List the 20 Unsecured Claims in Order from Largest to Smallest. Do Not Include Claims by Insiders.

### Unsecured claim

<b>1</b> <b>Bank of America</b> <b>PO Box 982235</b> <b>El Paso, TX 79980</b>	<p>What is the nature of the claim?      <u>open account</u>      \$ <u>\$7,119.00</u></p> <hr/> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><input checked="" type="checkbox"/> None of the above apply</p> <p><b>Does the creditor have a lien on your property?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes. Total claim (secured and unsecured)      \$ _____</p> <p style="padding-left: 150px;">Value of security:      - \$ _____</p> <p style="padding-left: 150px;">Unsecured claim      \$ _____</p>
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<div style="background-color: black; color: white; padding: 5px; text-align: center; font-weight: bold;">2</div>	<b>Bank of America</b> <b>PO Box 982235</b> <b>El Paso, TX 79998</b>	<p><b>What is the nature of the claim?</b>      <u>open account</u>      \$ <b>\$447.00</b></p> <hr/> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><input checked="" type="checkbox"/> None of the above apply</p> <p><b>Does the creditor have a lien on your property?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes. Total claim (secured and unsecured)      \$ _____</p> <p style="padding-left: 100px;">Value of security:      - \$ _____</p> <p style="padding-left: 100px;">Unsecured claim      \$ _____</p>
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Debtor 1 Jeffrey C. Curtin Case number (if known) \_\_\_\_\_

<b>3</b>	<b>Cap One</b> <b>PO Box 85520</b> <b>Richmond, VA 23285</b>	<b>What is the nature of the claim?</b> <u>open account</u> <b>\$ \$3,734.00</b>
		<b>As of the date you file, the claim is:</b> Check all that apply
		<input type="checkbox"/> Contingent
		<input checked="" type="checkbox"/> Unliquidated
		<input checked="" type="checkbox"/> Disputed
		<input type="checkbox"/> None of the above apply
		<b>Does the creditor have a lien on your property?</b>
		<input checked="" type="checkbox"/> No
		<input type="checkbox"/> Yes. Total claim (secured and unsecured) \$ _____
		Value of security: - \$ _____
		Unsecured claim \$ _____
<hr/>		
Contact _____		
<hr/>		
Contact phone _____		

<b>4</b>	<b>Cap One</b> <b>PO Box 85520</b> <b>Richmond, VA 23285</b>	<b>What is the nature of the claim?</b> <u>open account</u> <b>\$ \$7,809.00</b>
		<b>As of the date you file, the claim is:</b> Check all that apply
		<input type="checkbox"/> Contingent
		<input checked="" type="checkbox"/> Unliquidated
		<input checked="" type="checkbox"/> Disputed
		<input type="checkbox"/> None of the above apply
		<b>Does the creditor have a lien on your property?</b>
		<input checked="" type="checkbox"/> No
		<input type="checkbox"/> Yes. Total claim (secured and unsecured) \$ _____
		Value of security: - \$ _____
		Unsecured claim \$ _____
<hr/>		
Contact _____		
<hr/>		
Contact phone _____		

<b>5</b>	<b>Chase</b> <b>PO Box 15298</b> <b>Wilmington, DE 19850</b>	<b>What is the nature of the claim?</b> <u>open account</u> <b>\$ \$736.00</b>
		<b>As of the date you file, the claim is:</b> Check all that apply
		<input type="checkbox"/> Contingent
		<input type="checkbox"/> Unliquidated
		<input type="checkbox"/> Disputed
		<input checked="" type="checkbox"/> None of the above apply
		<b>Does the creditor have a lien on your property?</b>
		<input checked="" type="checkbox"/> No
		<input type="checkbox"/> Yes. Total claim (secured and unsecured) \$ _____
		Value of security: - \$ _____
		Unsecured claim \$ _____
<hr/>		
Contact _____		
<hr/>		
Contact phone _____		

<b>6</b>	<b>Comenity Bank/JsscIndn</b> <b>PO Box 182789</b> <b>Columbus, OH 43218</b>	<b>What is the nature of the claim?</b> <u>open account</u> <b>\$ \$205.00</b>
		<b>As of the date you file, the claim is:</b> Check all that apply
		<input type="checkbox"/> Contingent
		<input type="checkbox"/> Unliquidated
		<input type="checkbox"/> Disputed
		<input checked="" type="checkbox"/> None of the above apply
		<b>Does the creditor have a lien on your property?</b>
<hr/>		

Debtor 1 Jeffrey C. Curtin Case number (if known) \_\_\_\_\_

Contact ☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
 Value of security: - \$ \_\_\_\_\_  
 Unsecured claim \$ \_\_\_\_\_

**7**  
**Enhanced Recovery Company, LLC**  
**8014 Bayberry Rd.**  
**Jacksonville, FL 32256-7412**

What is the nature of the claim? open account \$ **\$733.00**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

Does the creditor have a lien on your property?

☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
 Value of security: - \$ \_\_\_\_\_  
 Unsecured claim \$ \_\_\_\_\_

Contact  
 Contact phone

**8**  
**Ford Motor Credit**  
**PO BOx 542000**  
**Omaha, NE 68154**

What is the nature of the claim? over mileage for car lease \$ **\$3,768.00**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

Does the creditor have a lien on your property?

☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
 Value of security: - \$ \_\_\_\_\_  
 Unsecured claim \$ \_\_\_\_\_

Contact  
 Contact phone

**9**  
**GECRB/Walmart**  
**PO Box 963024**  
**Orlando, FL 32896**

What is the nature of the claim? open account \$ **\$407.00**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

Does the creditor have a lien on your property?

☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
 Value of security: - \$ \_\_\_\_\_  
 Unsecured claim \$ \_\_\_\_\_

Contact  
 Contact phone

**10**  
**Illinois Dept of Revenue**  
**Bankruptcy Section, Level 7-425**  
**Chicago, IL 60601**

What is the nature of the claim? Taxes owed \$ **\$52,000.00**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent

Debtor 1 Jeffrey C. Curtin Case number (if known) \_\_\_\_\_

- ☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

Contact

Contact phone

**Does the creditor have a lien on your property?**

- ☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

11

**Internal Revenue Service  
Centralized Insolvency  
Operations  
P.O. Box 7346  
Philadelphia, PA 19101-7346**

Contact

Contact phone

**What is the nature of the claim? Income taxes \$ \$537,299.59**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

**Does the creditor have a lien on your property?**

- ☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
Value of security: - \$ \_\_\_\_\_  
Unsecured claim \$ \_\_\_\_\_

12

**Internal Revenue Service  
Centralized Insolvency  
Operations  
P.O. Box 7346  
Philadelphia, PA 19101-7346**

Contact

Contact phone

**What is the nature of the claim? 6023 S. Kensington Avenue La Grange, IL 60525 Cook County PIN 18-16-306-009-0000; Debtor's percent interest in land trust unknown at this time \$ \$537,299.59**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☒ Unliquidated  
☒ Disputed  
☐ None of the above apply

**Does the creditor have a lien on your property?**

- ☐ No  
☒ Yes. Total claim (secured and unsecured) \$ **\$570,596.59**  
Value of security: - \$ **\$750,000.00**  
Unsecured claim \$ **\$537,299.59**

13

**Keybank USA  
4910 Tiedman Rd., Client  
Services  
Cleveland, OH 44144**

Contact

Contact phone

**What is the nature of the claim? open account - repossessed sail boat \$ \$5,103.00**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☐ None of the above apply

Debtor 1 Jeffrey C. Curtin Case number (if known) \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_  
 Contact \_\_\_\_\_  
 \_\_\_\_\_  
 Contact phone \_\_\_\_\_

☒ \_\_\_\_\_  
**Does the creditor have a lien on your property?**  
☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
 Value of security: - \$ \_\_\_\_\_  
 Unsecured claim \$ \_\_\_\_\_

**14**  
**Kohls/Capone**  
**N56 W 1700 Ridgewood Dr.**  
**Menomonee Falls, WI 53051**

\_\_\_\_\_  
 \_\_\_\_\_  
 Contact \_\_\_\_\_  
 \_\_\_\_\_  
 Contact phone \_\_\_\_\_

**What is the nature of the claim?** open account **\$ \$751.00**

**As of the date you file, the claim is:** Check all that apply  
☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

**Does the creditor have a lien on your property?**  
☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
 Value of security: - \$ \_\_\_\_\_  
 Unsecured claim \$ \_\_\_\_\_

**15**  
**Ocwe Loans**  
**1661 Worthington Rd., Ste. 100**  
**West Palm Beach, FL 33409**

\_\_\_\_\_  
 \_\_\_\_\_  
 Contact \_\_\_\_\_  
 \_\_\_\_\_  
 Contact phone \_\_\_\_\_

**What is the nature of the claim?** **Deficiency Judgment \$ \$72,218.00**  
**for**  
**1614 Wisconsin Ave.,**  
**Berwyn, IL 60402**

**As of the date you file, the claim is:** Check all that apply  
☐ Contingent  
☐ Unliquidated  
☐ Disputed  
☒ None of the above apply

**Does the creditor have a lien on your property?**  
☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
 Value of security: - \$ \_\_\_\_\_  
 Unsecured claim \$ \_\_\_\_\_

**16**  
**Portfolio Recovery Associates, LLC**  
**Capital One Bank, N.A.**  
**P.O. Box 41067**  
**Norfolk, VA 23541**

\_\_\_\_\_  
 \_\_\_\_\_  
 Contact \_\_\_\_\_  
 \_\_\_\_\_  
 Contact phone \_\_\_\_\_

**What is the nature of the claim?** Money loaned **\$ \$2,872.34**

**As of the date you file, the claim is:** Check all that apply  
☐ Contingent  
☒ Unliquidated  
☒ Disputed  
☐ None of the above apply

**Does the creditor have a lien on your property?**  
☒ No  
☐ Yes. Total claim (secured and unsecured) \$ \_\_\_\_\_  
 Value of security: - \$ \_\_\_\_\_  
 Unsecured claim \$ \_\_\_\_\_

Debtor 1 Jeffrey C. Curtin Case number (if known) \_\_\_\_\_

<b>17</b>	<b>Santander Consumer USA</b> <b>dba Chrysler Capital/CCAP Auto</b> <b>P.O. Box 961275</b> <b>Fort Worth, TX 76161</b>	<b>What is the nature of the claim?</b> <u>Vehicle lease</u> <b>\$ \$4,184.95</b>
		<b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed <input type="checkbox"/> None of the above apply
		<b>Does the creditor have a lien on your property?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) \$ _____ Value of security: - \$ _____ Unsecured claim \$ _____
<hr/> Contact <hr/> Contact phone		

<b>18</b>	<b>Sears/CBNA</b> <b>133200 Smith Rd.</b> <b>Cleveland, OH 44130</b>	<b>What is the nature of the claim?</b> <u>open account</u> <b>\$ \$2,000.00</b>
		<b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply
		<b>Does the creditor have a lien on your property?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) \$ _____ Value of security: - \$ _____ Unsecured claim \$ _____
<hr/> Contact <hr/> Contact phone		

<b>19</b>	<b>Webbank/Dfs</b> <b>1 Dell Way</b> <b>Round Rock, TX 78682</b>	<b>What is the nature of the claim?</b> <u>open account</u> <b>\$ \$399.00</b>
		<b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply
		<b>Does the creditor have a lien on your property?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) \$ _____ Value of security: - \$ _____ Unsecured claim \$ _____
<hr/> Contact <hr/> Contact phone		

**Part 2: Sign Below**

Under penalty of perjury, I declare that the information provided in this form is true and correct.

X <u>/s/ Jeffrey C. Curtin</u>	X _____
<b>Jeffrey C. Curtin</b>	Signature of Debtor 2
Signature of Debtor 1	

Date <u>September 26, 2018</u>	Date _____
--------------------------------	------------

Debtor 1 Jeffrey C. Curtin Case number (if known) \_\_\_\_\_



**Fill in this information to identify your case:**

Debtor 1	<b>Jeffrey C. Curtin</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

☐ Check if this is an amended filing

**Official Form 106D**

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
<b>2.1 Internal Revenue Service</b> <small>Creditor's Name</small>  <b>Centralized Insolvency Operations</b> <b>P.O. Box 7346</b> <b>Philadelphia, PA</b> <b>19101-7346</b> <small>Number, Street, City, State &amp; Zip Code</small>	<b>Describe the property that secures the claim:</b> <b>6023 S. Kensington Avenue La Grange, IL 60525 Cook County PIN 18-16-306-009-0000; Debtor's percent interest in land trust unknown at this time</b> <small>As of the date you file, the claim is: Check all that apply.</small> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <b>Tax Lien</b>	<b>\$570,596.59</b>	<b>\$750,000.00</b>
		<b>\$537,299.59</b>	
<b>Who owes the debt? Check one.</b> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt  <b>Date debt was incurred</b> _____ <b>Last 4 digits of account number</b> <b>2103</b>			

<b>2.2 New York Community Bank</b> <small>Creditor's Name</small>  <b>c/o Codilis &amp; Assoc., P.C.</b> <b>15 W 030 N. Frontage Rd., Ste. 100</b> <b>Willowbrook, IL 60527</b> <small>Number, Street, City, State &amp; Zip Code</small>	<b>Describe the property that secures the claim:</b> <b>6023 S. Kensington Avenue La Grange, IL 60525 Cook County PIN 18-16-306-009-0000; Debtor's percent interest in land trust unknown at this time</b> <small>As of the date you file, the claim is: Check all that apply.</small> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)	<b>\$885,064.84</b>	<b>\$750,000.00</b>	<b>\$0.00</b>
<b>Who owes the debt? Check one.</b> <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only				

Debtor 1 **Jeffrey C. Curtin** Case number (if know) \_\_\_\_\_  
First Name Middle Name Last Name

☒ At least one of the debtors and another ☐ Judgment lien from a lawsuit  
☐ Check if this claim relates to a community debt ☒ Other (including a right to offset) **First Mortgage**

Date debt was incurred \_\_\_\_\_ Last 4 digits of account number **1732**

<div style="border: 1px solid black; padding: 2px; display: inline-block;">2.3</div> <b>New York Community Bank</b> <small>Creditor's Name</small>  <b>c/o Codilis &amp; Assoc., P.C.</b> <b>15 W 030 N. Frontage Rd., Ste. 100</b> <b>Willowbrook, IL 60527</b> <small>Number, Street, City, State &amp; Zip Code</small>	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px;"> <b>6023 S. Kensington Avenue La Grange, IL 60525 Cook County PIN 18-16-306-009-0000; Debtor's percent interest in land trust unknown at this time</b> </div> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset)	<b>\$300,581.87</b> <b>\$750,000.00</b> <b>\$0.00</b>
--	--	---

**Who owes the debt?** Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

**Second Mortgage**

Date debt was incurred \_\_\_\_\_ Last 4 digits of account number **7432;7062**

Add the dollar value of your entries in Column A on this page. Write that number here:  
If this is the last page of your form, add the dollar value totals from all pages.  
Write that number here:

<b>\$1,756,243.30</b>
<b>\$1,756,243.30</b>

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

**Fill in this information to identify your case:**

Debtor 1	<b>Jeffrey C. Curtin</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

☐ Check if this is an amended filing
**Official Form 106E/F****Schedule E/F: Creditors Who Have Unsecured Claims****12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims****1. Do any creditors have priority unsecured claims against you?**
☐ No. Go to Part 2.

☒ Yes.
**2. List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount
2.1	<b>Internal Revenue Service</b>	<b>\$537,299.5</b>		
	Priority Creditor's Name	<b>9</b>	<b>\$28,605.39</b>	<b>\$508,694.20</b>
	<b>Centralized Insolvency Operations</b>			
	<b>P.O. Box 7346</b>			
	<b>Philadelphia, PA 19101-7346</b>			
	Number Street City State Zip Code			
	Who incurred the debt? Check one.			
	<input checked="" type="checkbox"/> Debtor 1 only			
	<input type="checkbox"/> Debtor 2 only			
	<input type="checkbox"/> Debtor 1 and Debtor 2 only			
	<input type="checkbox"/> At least one of the debtors and another			
	<input type="checkbox"/> Check if this claim is for a community debt			
	Is the claim subject to offset?			
	<input checked="" type="checkbox"/> No			
	<input type="checkbox"/> Yes			
	Last 4 digits of account number			
	When was the debt incurred?			
	As of the date you file, the claim is: Check all that apply			
	<input type="checkbox"/> Contingent			
	<input type="checkbox"/> Unliquidated			
	<input type="checkbox"/> Disputed			
	Type of PRIORITY unsecured claim:			
	<input type="checkbox"/> Domestic support obligations			
	<input checked="" type="checkbox"/> Taxes and certain other debts you owe the government			
	<input type="checkbox"/> Claims for death or personal injury while you were intoxicated			
	<input type="checkbox"/> Other. Specify			
	<b>Income taxes</b>			

**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**
☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☒ Yes.
**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.
**Total claim**

Debtor 1 **Jeffrey C. Curtin**

Case number (if know)

4.1

**Bank of America**

Nonpriority Creditor's Name

**PO Box 982235****El Paso, TX 79980**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number **5133****\$7,119.00****When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **open account**

4.2

**Bank of America**

Nonpriority Creditor's Name

**PO Box 982235****El Paso, TX 79998**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number **5198****\$447.00****When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **open account**

4.3

**Cap One**

Nonpriority Creditor's Name

**PO Box 85520****Richmond, VA 23285**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number **7822****\$7,809.00****When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☒ Unliquidated
- ☒ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **open account**

Debtor 1 **Jeffrey C. Curtin**

Case number (if know)

4.4

**Cap One**

Nonpriority Creditor's Name

**PO Box 85520****Richmond, VA 23285**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **7481****\$3,734.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☒ Unliquidated☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **open account**

4.5

**Chase**

Nonpriority Creditor's Name

**PO Box 15298****Wilmington, DE 19850**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **0826****\$736.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **open account**

4.6

**Comenity Bank/Jssclndn**

Nonpriority Creditor's Name

**PO Box 182789****Columbus, OH 43218**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **9168****\$205.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **open account**

Debtor 1 **Jeffrey C. Curtin**

Case number (if know)

4.7

**Enhanced Recovery Company, LLC**

Nonpriority Creditor's Name

**8014 Bayberry Rd.****Jacksonville, FL 32256-7412**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number **3396****\$733.00****When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **open account**

4.8

**Ford Motor Credit**

Nonpriority Creditor's Name

**PO BOX 542000****Omaha, NE 68154**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number **6575****\$3,768.00****When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **over mileage for car lease**

4.9

**GEGRB/Walmart**

Nonpriority Creditor's Name

**PO Box 963024****Orlando, FL 32896**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number **2097****\$407.00****When was the debt incurred?****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **open account**

Debtor 1 **Jeffrey C. Curtin**

Case number (if know)

4.1  
0**Illinois Dept of Revenue**

Nonpriority Creditor's Name

**Bankruptcy Section, Level 7-425  
Chicago, IL 60601**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **2103****\$52,000.00**When was the debt incurred? **2009, 2010, 2011, 2012, 2013**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Taxes owed**4.1  
1**Keybank USA**

Nonpriority Creditor's Name

**4910 Tiedman Rd., Client Services  
Cleveland, OH 44144**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **6708****\$5,103.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **open account - repossessed sail boat**4.1  
2**Kohls/Capone**

Nonpriority Creditor's Name

**N56 W 1700 Ridgewood Dr.  
Menomonee Falls, WI 53051**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **8500****\$751.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **open account**

Debtor 1 **Jeffrey C. Curtin**

Case number (if know)

4.1  
3**Ocwe Loans**

Nonpriority Creditor's Name

**1661 Worthington Rd., Ste. 100  
West Palm Beach, FL 33409**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt
- Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **7196****\$72,218.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

**Deficiency Judgment for****1614 Wisconsin Ave.,  
Berwyn, IL 60402**☒ Other. Specify4.1  
4**Portfolio Recovery Associates, LLC**

Nonpriority Creditor's Name

**Capital One Bank, N.A.  
P.O. Box 41067  
Norfolk, VA 23541**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt
- Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**\$2,872.34**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☒ Unliquidated
- ☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Money loaned**4.1  
5**Santander Consumer USA**

Nonpriority Creditor's Name

**dba Chrysler Capital/CCAP Auto  
P.O. Box 961275  
Fort Worth, TX 76161**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt
- Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

**\$4,184.95**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☒ Unliquidated
- ☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Vehicle lease**



Debtor 1 **Jeffrey C. Curtin**

Case number (if know)

4.1  
6**Sears/CBNA**

Nonpriority Creditor's Name

**133200 Smith Rd.  
Cleveland, OH 44130**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **0912****\$2,000.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **open account**4.1  
7**Webbank/Dfs**

Nonpriority Creditor's Name

**1 Dell Way  
Round Rock, TX 78682**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **6499****\$399.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **open account****Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total claims from Part 1	6a. Domestic support obligations	6a.	Total Claim
		\$	<b>0.00</b>
	6b. Taxes and certain other debts you owe the government	6b.	Total Claim
		\$	<b>537,299.59</b>
	6c. Claims for death or personal injury while you were intoxicated	6c.	Total Claim
		\$	<b>0.00</b>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	Total Claim
		\$	<b>0.00</b>
	6e. Total Priority. Add lines 6a through 6d.	6e.	Total Claim
		\$	<b>537,299.59</b>
Total claims from Part 2	6f. Student loans	6f.	Total Claim
		\$	<b>0.00</b>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	Total Claim
		\$	<b>0.00</b>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	Total Claim
		\$	<b>0.00</b>

Debtor 1 **Jeffrey C. Curtin**

Case number (if know)

6i. **Other.** Add all other nonpriority unsecured claims. Write that amount here.

6i. \$ **164,486.29**

6j. **Total Nonpriority.** Add lines 6f through 6i.

6j. \$ **164,486.29**

United States Bankruptcy Court  
Northern District of Illinois

In re Jeffrey C. Curtin

Debtor(s)

Case No.

Chapter

11

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<u>5,500.00</u>
Prior to the filing of this statement I have received .....	\$	<u>5,500.00</u>
Balance Due .....	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**All services required by local Rule.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**The stated fee is an initial payment toward Debtor's counsel's fees, and the attorney expects to file interim or final fee petitions for all fees earned in this case. The fee agreement provides for an initial payment of \$7,500.00; the Debtor has paid \$7,000.00 plus the \$1,717.00 filing fee.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

September 26, 2018

Date

/s/ David P. Lloyd

David P. Lloyd

Signature of Attorney

David P. Lloyd, Ltd.

615B S. LaGrange Rd.

La Grange, IL 60525

708-937-1264 Fax: 708-937-1265

info@davidlloydllaw.com

Name of law firm

David P. Lloyd, Ltd.  
615B S. LaGrange Rd., LaGrange IL 60525  
(708) 937-1264 • Fax: (708) 937-1265

September 24, 2018

Jeffrey C. Curtin  
6023 Kensington Av.  
Countryside IL 60525

Dear Dr. Curtin:

Thank you again for selecting David P. Lloyd, Ltd., to represent you. We have agreed to represent you in filing a Chapter 11 bankruptcy case.

We agree to perform legal services for you and charge you for such services based on the time necessary to complete the matters you have asked me to handle. For the handling of your Chapter 11 case, We will charge a fee of \$400/hour for the principal of the firm, and \$250/hour for associates. These hourly rates are subject to change, review and adjustment by the firm as a matter of firm policy. If the firm's hourly rates are increased, you will be billed at the increased rates. I may also charge you for expenses I incur in handling your case. Such charges may include, but may not be limited to, the following: (1) court filing fees; (2) the actual cost of photocopies and/or postage for volume mailings; (3) the actual cost of overnight, messenger, or other delivery services; (4) long distance telephone charges; and (5) the actual cost of court reporters and transcripts.

The services we will provide in connection with this matter will include the following: Preparation and filing of the bankruptcy petition and schedules; attendance at the meeting of creditors; preparation of a plan and disclosure statement and attendance at one or more confirmation hearings; advising you on the status of the case and your rights and responsibilities; negotiating with any secured creditor and its agents regarding cash collateral orders and ultimately a plan to pay the secured claim of the creditor; review and preparation of documents necessary to consummation of any agreement; and negotiations with other creditors as directed. This agreement does not include representation in courts other than the Bankruptcy Court, including any state court proceeding and the appeal of any matter. If other matters arise in your case that will require additional services, we will make every reasonable attempt to discuss them with you before we perform additional services that will involve additional fees or expenses. However, in emergency situations we may be forced to take additional actions to protect your rights without first conferring with you; in such a case we will notify you as soon as possible of the action I have taken and the charge, if any.

I have requested \$7,257.00 as an initial payment, including the filing fee of \$1,757.00 for the filing fees and the balance of \$5,500.00 toward our fees. The fee amount will be deposited in a general operating account and not a client trust account. The payment of the initial payment shall constitute a full, complete and immediate transfer of ownership of the funds to David P. Lloyd, Ltd., and I will apply the funds to the payment of the legal fees and expenses incurred based on the hourly rates and other charges set forth above. However, we agree to refund to you the portion of any retainer you have paid that has not been applied to the payment of legal fees or expenses at the time of the termination of our representation. Under the Bankruptcy Code and Rules, we may be required to obtain approval of our fees from the Bankruptcy Court. The reason that we will deposit the entire payment in my general

account is that we anticipate the total fee to be at least as much as the initial payment, and we are not able to simply send you an invoice for any future fees.

You understand that we will not be able to provide adequate legal representation if you fail to fully cooperate with us, fail to provide me with complete and accurate information, or fail to fulfill your obligations. You further understand that your failure to provide information, cooperate or fulfill your obligations may result in my having to terminate my relationship with you.

Either party may terminate this agreement with or without cause at any time upon giving written notice to the other party (although the Rules of Professional Conduct may limit my ability to discontinue representing you). The termination of this agreement will not affect your obligation to pay for the legal services we have rendered. We agree, in the event this agreement is terminated, to return to you all files in our possession provided you have paid all outstanding legal fees and expenses.

Nothing in this agreement should be construed to mean that either the Law Firm or the individual attorneys responsible for your case are acting as financial advisors, appraisers, accountants or other financial or asset consultants. Professionals of these kinds may be necessary to the resolution of your financial difficulties, and it will be your responsibility to consult with and retain such professionals. Our services are limited to the rendering of advice on available remedies under the law.

This agreement contains our full and complete understanding with respect to the subject matter hereof. This agreement supersedes all prior representations and understandings, whether written or oral. If you agree to all the above terms, please date and sign this Agreement in the space below and return a copy, with payment of the retainer if not already paid. Keep a copy of this agreement for your file.

Accepted and agreed this 24 day of September 24, 2017:

  
\_\_\_\_\_  
Jeffrey C. Curtin

David P. Lloyd, Ltd.

By:   
\_\_\_\_\_

David P. Lloyd

Ally  
PO Box 380901  
Minneapolis, MN 55438

Bank of America  
PO Box 982235  
El Paso, TX 79980

Bank of America  
PO Box 982235  
El Paso, TX 79998

Cap One  
PO Box 85520  
Richmond, VA 23285

Chase  
PO Box 15298  
Wilmington, DE 19850

Comenity Bank/Jssclndn  
PO Box 182789  
Columbus, OH 43218

Enhanced Recovery Company, LLC  
8014 Bayberry Rd.  
Jacksonville, FL 32256-7412

Ford Motor Credit  
PO Box 542000  
Omaha, NE 68154

GECRB/Walmart  
PO Box 963024  
Orlando, FL 32896

Illinois Dept of Revenue  
Bankruptcy Section, Level 7-425  
Chicago, IL 60601

Internal Revenue Service  
Centralized Insolvency Operations  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Keybank USA  
4910 Tiedman Rd., Client Services  
Cleveland, OH 44144

Kohls/Capone  
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Menomonee Falls, WI 53051

Marie E. Curtin  
6023 Kensington Ave.  
La Grange, IL 60525

MIDC  
901 McClintock Dr.  
Suite 201  
Burr Ridge, IL 60527

New York Community Bank  
c/o Codilis & Assoc., P.C.  
15 W 030 N. Frontage Rd., Ste. 100  
Willowbrook, IL 60527

Ocwe Loans  
1661 Worthington Rd., Ste. 100  
West Palm Beach, FL 33409

Portfolio Recovery Associates, LLC  
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